

**Information to identify the case:**

Debtor 1	<b>Robert Theodore Huber</b>	Social Security number or ITIN	<b>xxx-xx-3612</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Jean Elizabeth Huber</b>	Social Security number or ITIN	<b>xxx-xx-9940</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-21195-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Theodore Huber

Jean Elizabeth Huber

7/20/20

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Robert Theodore Huber  
Jean Elizabeth Huber  
DebtorsCase No. 15-21195-GLT  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: nsha  
Form ID: 3180WPage 1 of 2  
Total Noticed: 37

Date Rcvd: Jul 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2020.

db/jdb  
cr +Robert Theodore Huber, Jean Elizabeth Huber, 21 Huber Road, Bentleyville, PA 15314-1608  
+Bayview Loan Servicing, LLC et al, 4425 Ponce de Leon Boulevard, 5th Floor,  
Coral Gables, FL 33146-1837  
sp +James A. Traficante, 1121 Boyce Road, Ste. 700, Pittsburgh, PA 15241-3937  
cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883  
cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
14024216 +Countywide Home Loans, P.O. Box 660694, Dallas, TX 75266-0694  
14024217 +++FNB CONSUMER DISCOUNT, 4313 WALNUT ST STE 144, MCKEESPORT PA 15132-6129  
(address filed with court: FNB Consumer Discount, 4313 Walnut Street, Unit 29,  
McKeesport, PA 15132)  
14024222 +Michael McKeever / Bank of New York, 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
14024223 ++PREFERRED CREDIT INC, 628 ROOSEVELT ROAD SUITE #100, SAINT CLOUD MN 56301-4867  
(address filed with court: Preferred Credit Inc, Po Box 1970, St Cloud, MN 56302)  
15259568 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386  
14085194 +The Bank of New York Mellon Trustee (See B10), c/o Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
14024229 +Us Bank / Moose Lodge, Po Box 108, St Louis, MO 63166-0108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 21 2020 05:12:03  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 21 2020 05:12:03 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946  
cr +EDI: BANKAMER.COM Jul 21 2020 08:43:00 BANK OF AMERICA, N.A., P.O. Box 31785,  
TAMPA, FL 33631-3785  
cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 21 2020 05:12:46  
Bayview Loan Servicing LLC, 4425 Ponce de Leon Blvd. 5th Floor,  
Coral Gables, FL 33146-1873  
cr +EDI: PRA.COM Jul 21 2020 08:43:00 PRA Receivables Management, LLC, P.O. Box 41067,  
Norfolk, VA 23541-1067  
14086462 E-mail/Text: jennifer.chacon@spservicing.com Jul 21 2020 05:13:11 Bank of New York Mellon,  
c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250  
14341509 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 21 2020 05:12:46  
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, Florida 33146-1873  
14024213 +EDI: CAPITALONE.COM Jul 21 2020 08:43:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
14075914 +E-mail/Text: bankruptcy@capvs.com Jul 21 2020 05:12:39 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
14024215 +EDI: WFNNB.COM Jul 21 2020 08:43:00 Comenitycapital/hlthip, Po Box 182120,  
Columbus, OH 43218-2120  
14024218 +EDI: RMSC.COM Jul 21 2020 08:43:00 GEGRB/Care Credit, Attn: bankruptcy, Po Box 103104,  
Roswell, GA 30076-9104  
14024219 +EDI: RMSC.COM Jul 21 2020 08:43:00 GEGRB/Lowes, Attention: Bankruptcy Department,  
Po Box 103104, Roswell, GA 30076-9104  
14024220 +EDI: RMSC.COM Jul 21 2020 08:43:00 GEGRB/Walmart, Attn: Bankruptcy, Po Box 103104,  
Roswell, GA 30076-9104  
14024221 +EDI: IRS.COM Jul 21 2020 08:43:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
15225203 EDI: BL-BECKET.COM Jul 21 2020 08:43:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
14191408 EDI: PRA.COM Jul 21 2020 08:43:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541  
14084073 EDI: PRA.COM Jul 21 2020 08:43:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
14024223 E-mail/Text: banko@preferredcredit.com Jul 21 2020 05:11:32 Preferred Credit Inc,  
Po Box 1970, St Cloud, MN 56302  
14057319 EDI: Q3G.COM Jul 21 2020 08:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788  
14024227 EDI: AGFINANCE.COM Jul 21 2020 08:43:00 Springleaf Financial Services,  
198 West Chestnut Street, Washington, PA 15301  
14030391 EDI: AGFINANCE.COM Jul 21 2020 08:43:00 Springleaf Financial Services, PO Box 3251,  
Evansville, IN 47731  
14024224 +EDI: RMSC.COM Jul 21 2020 08:43:00 Sams Club / GEMB, Attention: Bankruptcy Department,  
Po Box 103104, Roswell, GA 30076-9104  
14024225 +E-mail/Text: jennifer.chacon@spservicing.com Jul 21 2020 05:13:11  
Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250  
14024226 +EDI: AGFINANCE.COM Jul 21 2020 08:43:00 Springleaf, Po Box 9068, Brandon, FL 33509-9068

District/off: 0315-2

User: nsha  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 37

Date Rcvd: Jul 20, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15174864 EDI: BANKAMER.COM Jul 21 2020 08:43:00 THE BANK OF NEW YORK MELLON, at el,  
C/O Bank of America N.A., P.O. Box 31785, Tampa, FL 33631-3785  
14024228 EDI: USBANKARS.COM Jul 21 2020 08:43:00 Us Bank, Po Box 108, St Louis, MO 63166  
TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
cr Bank of New York Mellon, F/K/A The Bank of New Yor  
cr Bank of New York Mellon, f/k/a The Bank of New Yor  
cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO  
cr The Bank of New York Mellon etal  
cr\* Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701  
14024214\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
TOTALS: 5, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 22, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2020 at the address(es) listed below:

Britt Alan Freund on behalf of Defendant Rice Drilling B, LLC bfreund@bowlesrice.com  
David A. Rice on behalf of Debtor Robert Theodore Huber ricelawl@verizon.net,  
lowdenscott@gmail.com  
David A. Rice on behalf of Joint Debtor Jean Elizabeth Huber ricelawl@verizon.net,  
lowdenscott@gmail.com  
James Warmbrodt on behalf of Creditor Bank of New York Mellon, f/k/a The Bank of New York,  
as trustee, on behalf of the holders of the Alternative Loan Trust 2006-OA21, Mortgage Pass  
Through Certificates Series 2006-OA21 bkgrou@kmlawgroup.com  
James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE (CWALT 2006-OA21) bkgrou@kmlawgroup.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgrou@kmlawgroup.com  
Jennifer B. Hagedorn on behalf of Defendant Rice Drilling B, LLC jhagedorn@bowlesrice.com,  
lcrown@bowlesrice.com  
Jeremy J. Kobeski on behalf of Creditor Bank of New York Mellon, F/K/A The Bank of New York,  
et. al. pawb@fedphe.com  
Jerome B. Blank on behalf of Creditor Bank of New York Mellon, F/K/A The Bank of New York,  
et. al. pawb@fedphe.com  
Kevin Scott Frankel on behalf of Creditor Bayview Loan Servicing, LLC et al pabk@logs.com  
Leslie J. Rase, Esq. on behalf of Creditor Bayview Loan Servicing, LLC et al pabk@logs.com  
Matthew Christian Waldt on behalf of Creditor Bank of New York Mellon, f/k/a The Bank of New  
York, as trustee, on behalf of the holders of the Alternative Loan Trust 2006-OA21, Mortgage  
Pass Through Certificates Series 2006-OA21 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Scott R. Lowden on behalf of Joint Debtor Jean Elizabeth Huber niclowlgl@comcast.net  
Scott R. Lowden on behalf of Plaintiff Jean Elizabeth Huber niclowlgl@comcast.net  
Scott R. Lowden on behalf of Plaintiff Robert Theodore Huber niclowlgl@comcast.net  
Scott R. Lowden on behalf of Debtor Robert Theodore Huber niclowlgl@comcast.net  
Thomas Song on behalf of Creditor The Bank of New York Mellon etal pawb@fedphe.com  
TOTAL: 19